

RECD IN PRO SE OFFICE
MAR 14 25 PM2:43

UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF NEW YORK

Lynne Lonie
1731 Coleman Street
Brooklyn, New York 11234
Plaintiff,

v

Discover Financial Services LLC
2500 Lake Cook Road
Riverwoods, IL 60015
Defendant,

Case No.
25-cv-01459 -OEM-LKE

COMPLAINT

JURY TRAIL DEMANDED

INTRODUCTION

1. This lawsuit is filed by Lynne Lonie (referred to as “Plaintiff”), an individual consumer, against Discover Financial Services LLC (“Defendant”) for alleged violations of the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq. The Plaintiff seeks legal relief for inaccurate, misleading, false, and erroneous credit reporting, which constitutes a violation of the FCRA. Through this civil action, the Plaintiff aims to hold the Defendant accountable for unlawful credit reporting practices and to seek actual, punitive, and statutory damages.

2. Congress has recognized that the integrity of the banking system relies on fair and accurate credit reporting. When credit reports contain inaccuracies, they undermine public confidence and reduce the efficiency of the financial system. Unfair credit reporting practices can erode trust in financial institutions, which is crucial for the stability of the banking industry. To address these concerns, Congress enacted the Fair Credit Reporting Act (FCRA), 15 U.S.C. § 1681 et seq., with the goal of ensuring accurate and fair credit reporting, improving the efficiency of financial operations, and safeguarding consumer privacy.

3. The FCRA establishes a structured set of safeguards designed to protect consumers from the potential harm caused by inaccurate credit reporting. By implementing these protections, the FCRA minimizes the risks associated with false or misleading credit information. Congress,

through the FCRA, sought to balance the financial industry's need for reliable credit data with consumers' rights to accurate and fair reporting.

JURISDICTION AND VENUE

4. The court has jurisdiction under 15 U.S.C § 1681p, and 28 U.S.C§ 1331. The venue in this Eastern District is proper as Defendant transacts business in New York, and Plaintiff lives in the Eastern District of New York.

PARTIES

5. The plaintiff is a natural person residing in the Eastern District of New York. Plaintiff is a consumer "Individual" as defined by the Fair Credit Reporting Act, 15 U.S.C. §1681a (c).

6. The defendant is a "furnisher" as defined by 15 U.S.C. §1681a (b).

7. Upon information and belief, Defendant's principal place of business is 2500 Lake Cook Road, Riverwoods, IL 60015.

FACTS OF THE COMPLAINT

8. On or around December 21, 2018, Plaintiff incurred financial obligations for an alleged student loan with Defendant in the amount of \$23,107.00 (account number 110030305411000) from a transaction in which money, property, insurance, or service, which are the subject of the transaction, are primarily for personal, family, and household purposes.

9. On or around August 15, 2019, Plaintiff incurred financial obligations for an alleged student loan with Defendant in the amount of \$47,306.00 (account number 110030305411001) from a transaction in which money, property, insurance, or service, which are the subject of the transaction, are primarily for personal, family, and household purposes.

10. On or around February 7, 2025, while reviewing her credit reports from Equifax, Experian, and TransUnion, Plaintiff discovered multiple inaccuracies, including false payment history information. Upon identifying these errors, the Plaintiff promptly disputed the inaccurate and incomplete information with the three credit reporting agencies mentioned above.

11. The defendant reported to Experian in the payment history section that both accounts were 90 days past due in April 2023 when it was actually 120 days past due. In May 2023, both accounts were again reported as 90 days past due, although it was actually 150 days past due. Finally, in

June 2023, both accounts were reported as 90 days past due when both accounts were actually 180 days past due. (See Exhibit A)

12. The defendant reported inaccurate and incomplete information by neglecting to furnish the balances and payment amounts to Experian for both accounts for the months of January, February, July, August, October, November, and December of 2023. (See Exhibit A)

13. For the account ending in 1000, the Defendant inaccurately reported balances to Experian for several months, as evidenced by the account's billing statements. In March 2023, the reported balance was \$31,597, while the actual balance was \$31,307.83. In April 2023, the reported balance was \$31,479, whereas the correct balance was \$31,617.92. In May 2023, Experian reflected a balance of \$31,564, though the accurate balance was \$31,499.75. In June 2023, the reported balance was \$31,514, while the correct balance was \$31,584.42. Finally, in September 2023, Defendant inaccurately reported a balance of \$30,375, while the actual balance was \$30,333.22. (See Exhibits A, B, B1, B2, B3 & B4)

14. For the account ending in 1001, the Defendant inaccurately reported balances to Experian for several months, as evidenced by the account's billing statements. In March 2023, the reported balance was \$62,832, while the actual balance was \$62,204.97. In April 2023, the reported balance was \$62,769, whereas the correct balance was \$62,876.49. In May 2023, Experian reflected a balance of \$62,684, though the accurate balance was \$62,813.38. In June 2023, the reported balance was \$62,577, while the correct balance was \$62,728.34. Finally, in September 2023, Defendant inaccurately reported a balance of \$60,225, while the actual balance was \$60,134.42. (See Exhibits A, B, B1, B2, B3 & B4)

15. The defendant inaccurately reported to Equifax that both accounts were 30 days past due in February 2023. However, both accounts were actually 60 days past due at that time. In March 2023, both accounts were reported as 60 days past due, but both were actually 90 days past due. In April 2023, both accounts were reported as 90 days past due; however, both were actually 120 days past due. In May 2023, both accounts continued to be reported as 90 days past due, but both were truly 150 days past due. Finally, in June 2023, both accounts were reported as 90 days past due, although both accounts were actually 180 days past due. (See Exhibit C)

16. The accounts were charged off in December 2023; however, the defendant inaccurately reported to Equifax that there was no data in the payment history section for December 2023, thus furnishing incomplete and misleading information. (See Exhibit C)

17. For the account ending in 1000, according to the billing statements, the following payments were made. In April 2023, \$424.11 was paid; however, the defendant reported no data to

Equifax, resulting in inaccurate and incomplete information. In May 2023, \$231.48 was paid; similarly, the defendant reported no data to Equifax, again providing inaccurate and incomplete information. In June 2023, \$355.48 was paid, but the defendant reported no data to Equifax, leading to inaccurate and incomplete information. In July 2023, \$1,859.79 was paid; however, the defendant once more reported no data to Equifax, which resulted in inaccurate and incomplete information. (See Exhibits C, B, B1, B2, B3, B4)

18. The last payment was made on the account ending in 1000 in November 2023; however, the Defendant inaccurately reported to Equifax in the account history section (See Exhibit C) that \$424 was paid in December 2023, \$231 in January 2023, \$355 in February 2023, and \$355 in March 2024.

19. For the account ending in 1001, according to the billing statements, the following payments were made. In April 2023, \$724.55 was paid; however, the defendant reported no data to Equifax, resulting in inaccurate and incomplete information. In May 2023, \$768.52 was paid; similarly, the defendant reported no data to Equifax, again providing inaccurate and incomplete information. In June 2023, \$768.52 was paid, but the defendant reported no data to Equifax, leading to inaccurate and incomplete information. In July 2023, \$3,905.37 was paid; however, the defendant once more reported no data to Equifax, which resulted in inaccurate and incomplete information. (See Exhibits C, B, B1, B2, B3, B4)

20. The account history section of the Equifax report is both inaccurate and incomplete. Specifically, from January 2023 to October 2023, the balances for the account ending in 1000 are not reported, as no data was entered for these months. (See Exhibit C)

21. Additionally, the defendant inaccurately reported to Equifax that the account ending in 1000 had a balance of \$31,597 for November 2023. However, the billing statement clearly confirms that the actual balance was \$30,978.70. Moreover, the defendant reported that the balance for December 2023 was \$31,479, which is also misleading and incorrect. The billing statement explicitly shows that the correct balance was \$31,279.50. (See Exhibits C, C1, C2)

22. The account history section of the Equifax report is both inaccurate and incomplete. Specifically, from January 2023 to October 2023, the balances for the account ending in 1001 are not reported, as no data was entered for these months. (See Exhibit C)

23. Additionally, the defendant inaccurately reported to Equifax that the account ending in 1001 had a balance of \$62,204 for November 2023. However, the billing statement clearly confirms that the actual balance was \$61,526.39. Moreover, the defendant reported that the balance for

December 2023 was \$62,769, which is also misleading and incorrect. The billing statement explicitly shows that the correct balance was \$62,213.75. (See Exhibits C, C1, C2)

24. The defendant reported to TransUnion that both accounts were 90 days past due in April 2023 when it was actually 120 days past due. In May 2023, both accounts were again reported as 90 days past due, although it was actually 150 days past due. Finally, in June 2023, both accounts were reported as 90 days past due when it was actually 180 days past due.

25. The payment history section is currently inaccurate and incomplete. Specifically, the Defendant did not report essential information to TransUnion, including the accurate balances, the actual amounts paid, and the past due amounts for both accounts from November 2022 to August 2024. As a result, the information furnished has become misleading, inaccurate, and incomplete.

26. Upon information and belief, Experian, Equifax, and TransUnion forwarded a notice of dispute and all relevant information regarding the FCRA dispute letter to the Defendant within five business days of receipt of same, as required by the FCRA.

27. On or around March 05, 2025, Plaintiff received the dispute results from Experian and Equifax, in which Defendant verified inaccurate and incomplete information.

28. On or around March 03, 2025, Plaintiff received the dispute results from TransUnion, in which Defendant verified inaccurate and incomplete information.

29. Following the thirty (30) day FCRA investigation period, the Defendant failed to modify or delete the inaccurate information. The payment history was and continues to be incomplete and inaccurate.

30. Upon information and belief, Defendant either failed to perform any investigation entirely or performed unreasonable investigation(s) and erroneously verified the inaccurate account as accurate.

31. The Defendant neglected to review all relevant information provided by the Plaintiff in the Plaintiff's disputes, as required by and in violation of 15 U.S.C. § 1681s-2(b), respectively.

32. The Defendant, upon receipt of the Plaintiff's disputes, failed to conduct an investigation or reinvestigation with respect to the disputed information as required by 15 U.S.C. § 1681s-2(b), respectively.

33. Had the defendant undertaken diligent investigations, the account in question would undoubtedly reflect accurate balances, payments made, and precise account details, presenting a clear and truthful report and correct account details.

34. The Defendant's negligence in conducting a thorough investigation not only neglected their duty but also led to their failure to correct and update the Plaintiff's information as mandated by 15 U.S.C. § 1681s-2(b). This disregard for legal obligations has resulted in the ongoing reporting of inaccurate and incomplete information, which is a clear violation of 15 U.S.C. § 1681s-2(b).

35. The plaintiff has a congressionally defined right to have consumer reporting agencies (CRAs) maintain only accurate and complete credit information, ensuring that all communications and reported data are free from misrepresentations and inaccuracies.

36. Among other things, the FCRA imposes a "duty on furnishers of credit information to provide accurate information about their customers" to credit reporting agencies. *Chandler v. Peoples Bank & Tr. Co. Of Hazard*, 769 F. App'x 242, 247-48 (6th Cir. 2019).

37. The defendant's persistent reporting of inaccurate, misleading, and derogatory information was not only careless but also a willful choice made with full knowledge of the underlying truth, especially in light of their awareness of the actual error. As a result, the plaintiff is, accordingly, eligible for statutory damages.

PLAINTIFF'S DAMAGES

38. As a result of Defendant's persistent inaccuracies, misleading statements, and derogatory reporting, Plaintiff has endured significant actual damages. These damages include but are not limited to, multiple credit denials that have hindered the Plaintiff's ability to secure loans, substantial out-of-pocket expenses associated with the time wasted and effort spent disputing the erroneous information, a noticeable decline in the Plaintiff's creditworthiness, and considerable emotional distress stemming from the financial uncertainty and frustration caused by these ongoing transgressions.

39. The Plaintiff's creditworthiness has been adversely affected, leading to significant emotional distress, torment, time wasted, and mental anguish as a direct result of the Defendant's actions outlined herein. Additionally, Plaintiff has incurred out-of-pocket expenses related to credit repair services, experienced credit denials, and sought private counsel in an effort to dispute Defendant's conduct. These circumstances have also led to the assignation of character feelings of humiliation and embarrassment for the Plaintiff.

Violation of the Fair Credit Reporting Act 15 U.S.C. § 1681s-2(b).

40. The plaintiff reincorporates by reference all of the above paragraphs of this Complaint as fully stated herein.

41. The Defendant is found to have violated 15 U.S.C § 1681s-2(b) by willfully failing to adhere to all requirements established for furnishers of information, as specified in 15 U.S.C. § 1681s-2(b).

42. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to modify or delete incomplete or inaccurate information from Plaintiff's file. This failure persisted despite the fact that the Defendant conducted an investigation into the disputed information. Defendant had a statutory duty to verify the accuracy of the data in Plaintiff's file and take corrective action when discrepancies were identified. However, their inaction allowed erroneous information to remain in the Plaintiff's credit file. Furthermore, Defendant failed to fulfill its duty under 15 U.S.C. § 1681s-2(b) by neglecting to thoroughly review all relevant information related to Plaintiff's account. This inadequate investigation breached the obligations set forth in the statute.

43. Defendant violated 15 U.S.C. § 1681s-2(b) of the Fair Credit Reporting Act (FCRA) by willfully neglecting to thoroughly review all pertinent information related to the Plaintiff's account. Had the Defendant thoroughly verified the information as required by the FCRA, they would have recognized that the information was inaccurate. This failure to conduct a proper investigation undermined the obligations established under the statute.

44. Defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to permanently block the reporting of the inaccurate information disputed by Plaintiff and continuing to report and furnish inaccurate or incomplete information in Plaintiff's file to credit reporting agencies.

45. The defendant violated 15 U.S.C § 1681s-2(b) by willfully failing to comply with all requirements imposed on "furnishers of information" by 15 U.S.C. § 1681s-2(b).

43. The defendant's conduct exhibits a willful disregard for accuracy, as it had clear knowledge of the inaccuracies reported. Despite receiving Fair Credit Reporting Act (FCRA) dispute notices from Experian, Equifax, and TransUnion, the defendant continued to report the accounts inaccurately.

44. A "materially misleading" statement occurs when omissions in credit entries create misinterpretations, even if the underlying data is factually accurate. Addressing these gaps is essential to ensure clarity and prevent confusion.

45. Defendant exhibited a profound disregard for Plaintiff's rights and displayed an unjustifiably high level of risk to Plaintiff by failing to conduct a comprehensive and thorough investigation

into the FCRA disputes. This neglect has persisted up to the present time, as Defendant has not taken the necessary actions to correct the inaccuracies.

46. The aforementioned actions and omissions represent multiple willful, reckless, or negligent violations of the FCRA, specifically citing each provision of the FCRA, 15 U.S.C § 1681, et seq.

47. As a direct consequence of every willful violation of the Fair Credit Reporting Act (FCRA), the Plaintiff is unequivocally entitled to restoration. This includes actual damages determined by the court under 15 U.S.C. § 1681n(a)(1), statutory damages as specified in 15 U.S.C. § 1681n(a)(1), and punitive damages that the Court may rightfully grant under 15 U.S.C. § 1681n(a)(2).

48. As a result of each and every negligent noncompliance of the FCRA, the Plaintiff is entitled to actual damages as the Court may allow pursuant to 15 U.S.C. § 1681o(a)(1);

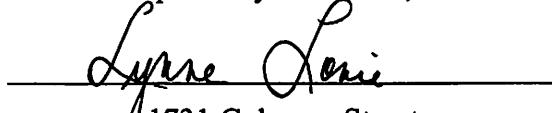
DEMAND FOR JURY AND PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that judgment be entered against Defendant and Plaintiff be awarded damages and restoration from Defendant, as follows:

- An award of actual damages pursuant to 15 U.S.C. § 1681n(a)(1);
- An award of statutory damages pursuant to 15 U.S.C. § 1681n(a)(1);
- An award of punitive damages as the Court may allow pursuant to 15 U.S.C. § 1681n(a)(2);
- Any other relief that this Court deems just and proper.

Dated March 13, 2025

Respectfully submitted,



1731 Coleman Street
Brooklyn NY 11234
Email: Lynneantonio123@gmail.com

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS

Lynne Lonie

(b) County of Residence of First Listed Plaintiff Kings County
(EXCEPT IN U.S. PLAINTIFF CASES)(c) Attorneys (Firm Name, Address, and Telephone Number)
1731 Coleman Street
Brooklyn NY 11234**DEFENDANTS**

DISCOVER FINANCIAL SERVICES LLC

County of Residence of First Listed Defendant Lake County

(IN U.S. PLAINTIFF CASES ONLY)

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.

Attorneys (If Known)

II. BASIS OF JURISDICTION (Place an "X" in One Box Only)

- | | |
|--|--|
| <input type="checkbox"/> 1 U.S. Government Plaintiff | <input checked="" type="checkbox"/> 3 Federal Question (U.S. Government Not a Party) |
| <input type="checkbox"/> 2 U.S. Government Defendant | <input type="checkbox"/> 4 Diversity (Indicate Citizenship of Parties in Item III) |

III. CITIZENSHIP OF PRINCIPAL PARTIES (Place an "X" in One Box for Plaintiff and One Box for Defendant)

	PTF	DEF	PTF	DEF
Citizen of This State	<input type="checkbox"/> 1	<input type="checkbox"/> 1	Incorporated or Principal Place of Business In This State	<input type="checkbox"/> 4 <input type="checkbox"/> 4
Citizen of Another State	<input type="checkbox"/> 2	<input type="checkbox"/> 2	Incorporated and Principal Place of Business In Another State	<input type="checkbox"/> 5 <input type="checkbox"/> 5
Citizen or Subject of a Foreign Country	<input type="checkbox"/> 3	<input type="checkbox"/> 3	Foreign Nation	<input type="checkbox"/> 6 <input type="checkbox"/> 6

IV. NATURE OF SUIT (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance	<input type="checkbox"/> PERSONAL INJURY	<input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881	<input type="checkbox"/> 422 Appeal 28 USC 158	<input type="checkbox"/> 375 False Claims Act
<input type="checkbox"/> 120 Marine	<input type="checkbox"/> 310 Airplane	<input type="checkbox"/> 690 Other	<input type="checkbox"/> 423 Withdrawal	<input type="checkbox"/> 376 Qui Tam (31 USC 3729(a))
<input type="checkbox"/> 130 Miller Act	<input type="checkbox"/> 315 Airplane Product Liability		<input type="checkbox"/> 28 USC 157	<input type="checkbox"/> 400 State Reapportionment
<input type="checkbox"/> 140 Negotiable Instrument	<input type="checkbox"/> 320 Assault, Libel & Slander		<input type="checkbox"/> INTELECTUAL PROPERTY RIGHTS	<input type="checkbox"/> 410 Antitrust
<input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment	<input type="checkbox"/> 330 Federal Employers' Liability	<input type="checkbox"/> 367 Health Care/ Pharmaceutical Personal Injury Product Liability	<input type="checkbox"/> 820 Copyrights	<input type="checkbox"/> 430 Banks and Banking
<input type="checkbox"/> 151 Medicare Act	<input type="checkbox"/> 340 Marine	<input type="checkbox"/> 368 Asbestos Personal Injury Product Liability	<input type="checkbox"/> 830 Patent	<input type="checkbox"/> 450 Commerce
<input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excludes Veterans)	<input type="checkbox"/> 345 Marine Product Liability		<input type="checkbox"/> 835 Patent - Abbreviated New Drug Application	<input type="checkbox"/> 460 Deportation
<input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits	<input type="checkbox"/> 350 Motor Vehicle	<input type="checkbox"/> 370 Other Fraud	<input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations
<input type="checkbox"/> 160 Stockholders' Suits	<input type="checkbox"/> 355 Motor Vehicle	<input type="checkbox"/> 371 Truth in Lending	<input type="checkbox"/> 880 Defend Trade Secrets Act of 2016	<input checked="" type="checkbox"/> 480 Consumer Credit (15 USC 1681 or 1692)
<input type="checkbox"/> 190 Other Contract	<input type="checkbox"/> 360 Other Personal Injury	<input type="checkbox"/> 380 Other Personal Property Damage		<input type="checkbox"/> 485 Telephone Consumer Protection Act
<input type="checkbox"/> 195 Contract Product Liability	<input type="checkbox"/> 362 Personal Injury - Medical Malpractice	<input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> SOCIAL SECURITY	<input type="checkbox"/> 490 Cable/Sat TV
<input type="checkbox"/> 196 Franchise			<input type="checkbox"/> 861 HIA (1395ff)	<input type="checkbox"/> 850 Securities/Commodities/ Exchange
<input type="checkbox"/> REAL PROPERTY	<input type="checkbox"/> CIVIL RIGHTS	<input type="checkbox"/> Habeas Corpus:	<input type="checkbox"/> 862 Black Lung (923)	<input type="checkbox"/> 890 Other Statutory Actions
<input type="checkbox"/> 210 Land Condemnation	<input type="checkbox"/> 440 Other Civil Rights	<input type="checkbox"/> 463 Alien Detainee	<input type="checkbox"/> 863 DIWC/DIWW (405(g))	<input type="checkbox"/> 891 Agricultural Acts
<input type="checkbox"/> 220 Foreclosure	<input type="checkbox"/> 441 Voting	<input type="checkbox"/> 510 Motions to Vacate Sentence	<input type="checkbox"/> 864 SSID Title XVI	<input type="checkbox"/> 893 Environmental Matters
<input type="checkbox"/> 230 Rent Lease & Ejectment	<input type="checkbox"/> 442 Employment	<input type="checkbox"/> 530 General	<input type="checkbox"/> 865 RSI (405(g))	<input type="checkbox"/> 895 Freedom of Information Act
<input type="checkbox"/> 240 Torts to Land	<input type="checkbox"/> 443 Housing/ Accommodations	<input type="checkbox"/> 535 Death Penalty	<input type="checkbox"/> FEDERAL TAX SUITS	<input type="checkbox"/> 896 Arbitration
<input type="checkbox"/> 245 Tort Product Liability	<input type="checkbox"/> 445 Amer. w/Disabilities - Employment	<input type="checkbox"/> Other:	<input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant)	<input type="checkbox"/> 899 Administrative Procedure Act/Review or Appeal of Agency Decision
<input type="checkbox"/> 290 All Other Real Property	<input type="checkbox"/> 446 Amer. w/Disabilities - Other	<input type="checkbox"/> 540 Mandamus & Other	<input type="checkbox"/> 871 IRS—Third Party	<input type="checkbox"/> 950 Constitutionality of State Statutes
	<input type="checkbox"/> 448 Education	<input type="checkbox"/> 550 Civil Rights	<input type="checkbox"/> 26 USC 7609	
		<input type="checkbox"/> 555 Prison Condition		
		<input type="checkbox"/> 560 Civil Detainee - Conditions of Confinement		

V. ORIGIN (Place an "X" in One Box Only)

- | | | | | | | |
|---|---|--|---|--|--|---|
| <input checked="" type="checkbox"/> 1 Original Proceeding | <input type="checkbox"/> 2 Removed from State Court | <input type="checkbox"/> 3 Remanded from Appellate Court | <input type="checkbox"/> 4 Reinstated or Reopened | <input type="checkbox"/> 5 Transferred from Another District (specify) | <input type="checkbox"/> 6 Multidistrict Litigation - Transfer | <input type="checkbox"/> 8 Multidistrict Litigation - Direct File |
|---|---|--|---|--|--|---|

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C § 1681

Brief description of cause:

Violation of the Fair Credit Reporting Act 15 U.S.C. § 1681s-2(b)

VII. REQUESTED IN COMPLAINT:

CHECK IF THIS IS A CLASS ACTION UNDER RULE 23, F.R.Cv.P. DEMAND \$ CHECK YES only if demanded in complaint:
JURY DEMAND: Yes No

VIII. RELATED CASE(S) IF ANY

(See Instructions):

JUDGE

DOCKET NUMBER

DATE

3/13/25

SIGNATURE OF ATTORNEY OF RECORD

Lynne Lonie

FOR OFFICE USE ONLY

RECEIPT #

AMOUNT

APPLYING IFFP

JUDGE

MAG. JUDGE



Exhibit B3

STUDENT LOANS

Account number 100303054206031

Page 1 of 4

PAYMENT INFORMATION

as of 06/02/2023

Minimum Payment Due If received on or before 06/25/2023	\$ 5,703.70
--	-------------

Payments Received since 05/02/2023

Principal:	\$ 0.00
Interest:	\$ 1,000.00
Late Fees:	\$ 0.00
Total Payment Received:	\$ 1,000.00

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Satement for more information on how to read your statement.

LOAN DETAILS AS OF 06/02/2023

Loan(s) currently due for payment

Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal + Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due
Private Loan ¹	1000	REPAY	12.215%	31,584.42	1,110.94	0.00	1,461.90	1,832.51
Private Loan ¹	1001	REPAY	13.365%	62,728.34	2,515.47	0.00	3,093.14	3,871.19
TOTAL				94,312.76	3,626.41	0.00	4,555.04	5,703.70

Change in Total Debt (Principal & Interest) Since Last Statement: -\$0.37

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following periods of Deferment or Forbearance.

Payments will be applied to unpaid deferred interest and unpaid accrued interest before being applied to principal balance.

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon

Please do not fold, clip or staple.

Pay Online
DiscoverStudentLoans.comPay by Phone
1-800-STUDENT

Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200000570370

DISCOVER STUDENT LOANS

PO Box 71053
PHILADELPHIA, PA 19176-6053

See your promissory note which contains all the terms of your loan. Visit DiscoverStudentLoans.com/Statement for information on how to read your statement.

PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT. You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.
- Designate an option and fill in the blanks: Minimum Payment Due
 Other Amount \$ _____ Payment Due Date _____
Bank Account # _____ Bank Routing # _____
- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. The processing of your check or money order may be delayed if you include other items with your payment, if you send the payment to any address other than the one on the payment coupon, or if you use an envelope other than the one provided. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.
- If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT.
- Interest cannot be paid until it accrues on your loan.
- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer/payment-options or call us at 1-800-STUDENT.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

DSL202104

Address, e-mail or telephone changed?

Address _____

City _____ State _____ Zip _____

E-Mail Address _____

Phone _____ - _____ - _____ Land Line Mobile

Phone Consent

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

Apply to loan number _____

Apply to the highest balance loan(s) in repayment

Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.



IMPORTANT ACCOUNT INFORMATION

1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

PAYMENTS POSTED SINCE 05/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

Date Received	Loan No.	Payment	Date Received	Loan No.	Payment		
05/04/2023	1000	231.48	05/04/2023	1001	768.52		
TOTAL PAYMENT AMOUNT		\$1,000.00					

PAYMENTS DETAILS

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	231.48	0.00	231.48	0.00
Private Loan	1001	768.52	0.00	768.52	0.00
TOTAL		1,000.00	0.00	1,000.00	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	1,065.44	0.00	1,065.44	0.00
Private Loan	1001	2,217.62	0.00	2,217.62	0.00
TOTAL		3,283.06	0.00	3,283.06	0.00



STUDENT LOANS

Account number 100303054206031

Page 1 of 4

Login to your account at

DiscoverStudentLoans.com

Exhibit B2

PAYMENT INFORMATION

as of 05/02/2023

Minimum Payment Due If received on or before 05/25/2023	\$5,555.04
--	------------

Payments Received since 04/02/2023

Principal:	\$ 0.00
Interest:	\$ 1,148.66
Late Fees:	\$ 0.00
Total Payment Received:	\$ 1,148.66

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Satement for more information on how to read your statement.

LOAN DETAILS AS OF 05/02/2023

Loan(s) currently due for payment

Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal+ Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due
Private Loan ¹	1000	REPAY	12.215%	31,499.75	1,026.27	0.00	1,322.77	1,693.38
Private Loan ¹	1001	REPAY	13.365%	62,813.38	2,600.51	0.00	3,083.61	3,861.66
TOTAL				94,313.13	3,626.78	0.00	4,406.38	5,555.04

Change in Total Debt (Principal & Interest) Since Last Statement: -\$181.28

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following periods of Deferment or Forbearance.

Payments will be applied to unpaid deferred interest and unpaid accrued interest before being applied to principal balance.

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon

Please do not fold, clip or staple.



Pay Online

DiscoverStudentLoans.com



Pay by Phone

1-800-STUDENT



Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200005555040

Account Number

10030305420603

Minimum Payment Due

\$5,555.04

Payment Due Date

05/25/2023

Amount Enclosed

\$

DISCOVER STUDENT LOANS

PO Box 71053

PHILADELPHIA, PA 19176-6053



PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT. You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.
- Designate an option and fill in the blanks: Minimum Payment Due
 Other Amount \$ _____ . Payment Due Date _____
 Bank Account # _____ Bank Routing # _____
- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. The processing of your check or money order may be delayed if you include other items with your payment, if you send the payment to any address other than the one on the payment coupon, or if you use an envelope other than the one provided. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.
- If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT.
- Interest cannot be paid until it accrues on your loan.
- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer/payment-options or call us at 1-800-STUDENT.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

DSL202104

Address, e-mail or telephone changed?

Address _____

City _____

State _____

Zip _____

E-Mail Address _____

Phone _____

-

-

 Land Line Mobile**Phone Consent**

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

 Apply to loan number _____ Apply to the highest balance loan(s) in repayment Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.



STUDENT LOANS

Account Number 100303054206031

Page 3 of 4

IMPORTANT ACCOUNT INFORMATION

1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

PAYMENTS POSTED SINCE 04/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

Date Received	Loan No.	Payment	Date Received	Loan No.	Payment
04/07/2023	1000	424.11	04/07/2023	1001	724.55

TOTAL PAYMENT AMOUNT **\$1,148.66**

PAYMENTS DETAILS

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	424.11	0.00	424.11	0.00
Private Loan	1001	724.55	0.00	724.55	0.00
TOTAL		1,148.66	0.00	1,148.66	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	833.96	0.00	833.96	0.00
Private Loan	1001	1,449.10	0.00	1,449.10	0.00
TOTAL		2,283.06	0.00	2,283.06	0.00

Phone Number: (800) 950-5114

16

**Comment****Current:**

FCPA dispute resolved - consumer dispute

Previous:

None

DISCOVER STUDENT LOANS**POTENTIALLY NEGATIVE****EXHIBIT A****Account Info**

Account Name	DISCOVER STUDENT LOANS	Balance	-
Account Number	110030XXXXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Joint with JOHN M LONIE	Monthly Payment	-
Date Opened	12/21/2018	Original Balance	\$23,107
Status	Paid, Closed. \$31,577 written off. Highest Balance		-
Status Updated	Sep 2024	Terms	180 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CO	-	-	-								
2023	30	60	90	90	90	90	✓	✓	30	60	90	CO
2022	-	-	-	-	-	-	-	-	-	-	✓	30

✓ Current / Terms met 30 Past due 30 days

60 Past due 60 days 90 Past due 90 days

CO Charge off

Payment history guide

Charge Off as of Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023

90 days past due as of Nov 2023, Jun 2023, May 2023, Apr 2023, Mar 2023

60 days past due as of Oct 2023, Feb 2023

30 days past due as of Sep 2023, Jan 2023, Dec 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2024	\$31,577	\$0	\$0 on 11/23/2023
Jun 2024	\$31,577	\$0	\$0 on 7/26/2023
May 2024	\$31,577	\$0	\$0 on 7/26/2023
Apr 2024	\$31,577	\$0	\$0 on 7/26/2023
Mar 2024	\$31,577	\$0	\$0 on 7/26/2023
Mar 2024	\$31,577	\$0	\$0 on 11/23/2023
Sep 2023	\$30,375	\$382	\$1,859 on 7/26/2023
Jun 2023	\$31,514	\$370	\$355 on 6/30/2023
May 2023	\$31,564	\$370	\$231 on 5/4/2023
Apr 2023	\$31,479	\$370	\$424 on 4/7/2023
Mar 2023	\$31,597	\$365	\$0 on 1/6/2023

Additional info

The original amount of this account was \$23,107



Contact Info

Address PO BOX 30948,
 SALT LAKE CITY UT 84130

Phone Number (800) 973-4064



Comment

Current:

Account previously in dispute - investigation complete, reported by
data furnisher

Previous:

Account previously in dispute - investigation complete, reported by
data furnisher

Mar 2024 to Jun 2024, Sep 2023

Payment Deferred.



Your Statement

ITEM IN DISPUTE BY CONSUMER



Reinvestigation Info

This item was updated from our processing of your dispute in Mar 2025.

DISCOVER STUDENT LOANS

POTENTIALLY NEGATIVE



Account Info

Account Name	DISCOVER STUDENT LOANS	Balance	-
Account Number	110030XXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Joint with JOHN M LONIE	Monthly Payment	-
Date Opened	08/15/2019	Original Balance	\$47,306
Status	Paid, Closed. \$62,855 written off.	Highest Balance	-
Status Updated	Sep 2024	Terms	180 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CO	-	-	-								
2023	30	60	90	90	90	90	✓	✓	30	60	90	CO
2022	-	-	-	-	-	-	-	-	-	-	✓	30

✓ Current / Terms met 30 Past due 30 days

60 Past due 60 days 90 Past due 90 days

CO Charge off

Payment history guide

Charge Off as of Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023

90 days past due as of Nov 2023, Jun 2023, May 2023, Apr 2023, Mar 2023

60 days past due as of Oct 2023, Feb 2023

30 days past due as of Sep 2023, Jan 2023, Dec 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2024	\$62,855	\$0	\$0 on 7/26/2023
Jun 2024	\$62,855	\$0	\$0 on 7/26/2023
May 2024	\$62,855	\$0	\$0 on 7/26/2023
Apr 2024	\$62,855	\$0	\$0 on 7/26/2023
Mar 2024	\$62,855	\$0	\$0 on 7/26/2023
Mar 2024	\$62,855	\$0	\$0 on 7/26/2023
Sep 2023	\$60,225	\$802	\$3,905 on 7/26/2023
Jun 2023	\$62,577	\$778	\$768 on 6/30/2023
May 2023	\$62,684	\$778	\$768 on 5/4/2023
Apr 2023	\$62,769	\$778	\$724 on 4/7/2023
Mar 2023	\$62,832	\$768	\$0 on 1/6/2023

Additional info

The original amount of this account was \$47,306



Contact Info

Address PO BOX 30948,
 SALT LAKE CITY UT 84130

Phone Number (800) 973-4064



Comment

Current:

Account previously in dispute - investigation complete, reported by
data furnisher

Previous:

Account previously in dispute - investigation complete, reported by
data furnisher

Mar 2024 to Jun 2024, Sep 2023



Exhibit B1

PAYMENT INFORMATION

as of 04/02/2023

Minimum Payment Due If received on or before 04/25/2023	\$ 5,555.04
--	-------------

Payments Received since 03/02/2023

Principal:	\$ 0.00
Interest:	\$ 0.00
Late Fees:	\$ 0.00
Total Payment Received:	\$ 0.00

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Statement for more information on how to read your statement.

LOAN DETAILS AS OF 04/02/2023

Loan(s) currently due for payment

Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal + Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due
Private Loan 1 ²	1000	REPAY	12.215%	31,617.92	1,144.44	0.00	1,376.27	1,746.88
Private Loan 1 ²	1001	REPAY	13.365%	62,876.49	2,663.62	0.00	3,030.11	3,808.16
TOTAL				94,494.41	3,808.06	0.00	4,406.38	5,555.04

Change in Total Debt (Principal & Interest) Since Last Statement: +\$981.61

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following

IMPORTANT ACCOUNT INFORMATION

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon

Please do not fold, clip or staple.



Pay Online

DiscoverStudentLoans.com



Pay by Phone

1-800-STUDENT



Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200005555040

STUDENT LOANS

Account number 100303054206031

Page 1 of 4

Login to your account at
DiscoverStudentLoans.com

Questions? Contact us 24/7



1-800-STUDENT
TDD (1-800-223-5614)



DiscoverStudentLoans.com

Loan(s) currently due for payment

Account Number	10030305420603
Minimum Payment Due	\$ 5,555.04
Payment Due Date	04/25/2023
Amount Enclosed	\$ _____

DISCOVER STUDENT LOANS

PO Box 71053
PHILADELPHIA, PA 19176-6053



PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online at DiscoverStudentLoans.com.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT (1-800-788-3368). You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. Please ensure there are sufficient funds available in your designated account at the time your payment(s) are processed to keep your account in good standing. All transactions must comply with US law. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.

Designate an option and fill in the blanks: Minimum Payment Due

Other Amount \$ _____ Payment Due Date _____

Bank Account # _____ Bank Routing # _____

- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT (1-800-788-3368).

- Interest cannot be paid until it accrues on your loan.

- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer/payment-options or call us at 1-800-STUDENT anytime 24/7.

Address, e-mail or telephone changed?

Address _____

City _____ State _____ Zip _____

E-Mail Address _____

Phone _____ Land Line Mobile

Phone Consent

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

WHAT TO DO IF YOU THINK YOU MAY HAVE FOUND A MISTAKE

If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

DSL202104

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

Apply to loan number _____

Apply to the highest balance loan(s) in repayment

Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.

²²
Exhibit C

4.2 DISCOVER STUDENT LOANS (CLOSED)**Summary**

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 1000	Reported Balance	\$0
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$31,597	\$31,479
2024	\$31,564	\$31,514	\$31,514	\$30,333	\$30,957	\$31,258	\$31,577	\$31,577	\$31,577	\$31,577	\$31,577	\$31,577
2025	\$31,577											

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$365	\$370
2024	\$370	\$370	\$370	\$382	\$385	\$385						
2025												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												\$424
2024	\$231	\$355	\$355									
2025	\$0											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												

2025

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												
2025	\$29,922											

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2024	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2023	30	30	60	90	90	90	✓	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2022	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	✓	✓	✓
2021	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2020	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2019	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2018	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		XXXXXX	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Payment Responsibility	JOINT_CONTRACTUAL LIABILITY
Credit Limit	Account Type	INSTALLMENT
Terms Frequency	Term Duration	180 MONTHS
Balance	Date Opened	Dec 21, 2018
Amount Past Due	Date Reported	Feb 07, 2025

Actual Payment Amount		Date of Last Payment	Nov 2023
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	66	Delinquency First Reported	Feb 2025
Activity Designator	PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$31,577
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Sep 2024
Date of First Delinquency	Sep 24, 2023		

Comments

Account previously in dispute – now resolved by data furnisher
Paid charge off
Student loan

Contact

DISCOVER STUDENT LOANS
PO Box 30948
Salt Lake City, UT 84130-0948
(800) 788-3368

4.3 DISCOVER STUDENT LOANS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 1001	Reported Balance	\$0
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$62,204	\$62,769
2024	\$62,684	\$62,577	\$62,577	\$60,770	\$61,480	\$62,167	\$62,855	\$62,855	\$62,855	\$62,855	\$62,855	\$62,855
2025	\$62,855											

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$768	\$778
2024	\$778	\$778	\$778	\$800	\$807	\$807						
2025	\$0											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												\$724
2024	\$768	\$768	\$768									
2025	\$0											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												

2025

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												
2025	\$59,248											

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2024	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2023	30	30	60	90	90	90	✓	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2022	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	✓	✓
2021	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2020	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2019	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
✓ Paid on Time	30	30 Days Past Due	60	60 Days Past Due	90	90 Days Past Due	120	120 Days Past Due				
150 150 Days Past Due	180	180 Days Past Due	V	Voluntary Surrender	F	Foreclosure	C	Collection Account				
CO Charge-Off	B	Included in Bankruptcy	R	Repossession	TN	Too New to Rate	XXXXXX	No Data Available				

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Payment Responsibility	JOINT_CONTRACTUAL LIABILITY
Credit Limit	Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration
Balance	Date Opened	Aug 15, 2019
Amount Past Due	Date Reported	Feb 07, 2025
Actual Payment Amount	Date of Last Payment	Jul 2023

Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	59	Delinquency First Reported	Feb 2025
Activity Designator	PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$62,855
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Sep 2024
Date of First Delinquency	Sep 24, 2023		
Comments		Contact	
Account previously in dispute – now resolved by data furnisher		DISCOVER STUDENT LOANS	
Paid charge off		PO Box 30948	
Student loan		Salt Lake City, UT 84130-0948	
		(800) 788-3368	



1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

2 YOUR INTEREST RATE HAS CHANGED

As indicated in your loan disclosure(s), you have one or more variable rate loans listed above. The interest rate on a variable rate loan is tied to an index and will change periodically if the index (e.g. Prime, LIBOR, or T-Bill) changes. Due to a recent change to the rate index that applies to your loan, your contractual variable interest rate has changed. Your monthly payment has been adjusted to reflect the interest rate change. If you have any questions, please call us anytime 24/7.

Please note, if you are currently receiving a specific interest rate under an eligible repayment program or Servicemembers Civil Relief Act, the interest rate change may not take effect until you return to your contractual interest rate(s). Your variable rate cannot exceed the maximum rate established for your loan.

PAYMENTS POSTED SINCE 03/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

TOTAL PAYMENT AMOUNT \$0.00

PAYMENTS DETAILS

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	0.00	0.00	0.00	0.00
Private Loan	1001	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	409.85	0.00	409.85	0.00
Private Loan	1001	724.55	0.00	724.55	0.00
TOTAL		1,134.40	0.00	1,134.40	0.00

Exhibit C

4.2 DISCOVER STUDENT LOANS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxx 1000	Reported Balance	\$0
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$31,597	\$31,479
2024	\$31,564	\$31,514	\$31,514	\$30,333	\$30,957	\$31,258	\$31,577	\$31,577	\$31,577	\$31,577	\$31,577	\$31,577
2025	\$31,577											

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$365	\$370
2024	\$370	\$370	\$370	\$382	\$385	\$385						
2025												

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												\$424
2024	\$231	\$355	\$355									
2025	\$0											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												

2025

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												
2025	\$29,922											

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXXXXX											
2024	XXXXXX											
2023	30	30	60	90	90	90	✓	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2022	XXXXXX	✓	✓	✓								
2021	XXXXXX											
2020	XXXXXX											
2019	XXXXXX											
2018	XXXXXX											

✓ Paid on Time	30 30 Days Past Due	60 60 Days Past Due	90 90 Days Past Due	120 120 Days Past Due
150 150 Days Past Due	180 180 Days Past Due	V Voluntary Surrender	F Foreclosure	C Collection Account
CO Charge-Off	B Included in Bankruptcy	R Repossession	TN Too New to Rate	XXXXXX No Data Available

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit	Payment Responsibility	JOINT_CONTRACTUAL LIABILITY
Credit Limit	Account Type	INSTALLMENT
Terms Frequency	Term Duration	180 MONTHS
Balance	Date Opened	Dec 21, 2018
Amount Past Due	Date Reported	Feb 07, 2025

Actual Payment Amount		Date of Last Payment	Nov 2023
Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	66	Delinquency First Reported	Feb 2025
Activity Designator	PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$31,577
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Sep 2024
Date of First Delinquency	Sep 24, 2023		
Comments		Contact	
Account previously in dispute – now resolved by data furnisher Paid charge off Student loan		DISCOVER STUDENT LOANS PO Box 30948 Salt Lake City, UT 84130-0948 (800) 788-3368	

4.3 DISCOVER STUDENT LOANS (CLOSED)

Summary

Your debt-to-credit ratio represents the amount of credit you're using and generally makes up a percentage of your credit score. It's calculated by dividing an account's reported balance by its credit limit.

Account Number	xxxxxxxxxxxx 1001	Reported Balance	\$0
Account Status	CHARGE_OFF	Available Credit	

Account History

The tables below show up to 24 months historical data. If a table is blank, this data was not provided to Equifax.

Balance

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$62,204	\$62,769
2024	\$62,684	\$62,577	\$62,577	\$60,770	\$61,480	\$62,167	\$62,855	\$62,855	\$62,855	\$62,855	\$62,855	\$62,855
2025	\$62,855											

Scheduled Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023											\$768	\$778
2024	\$778	\$778	\$778	\$800	\$807	\$807						
2025	\$0											

Actual Payment

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												\$724
2024	\$768	\$768	\$768									
2025	\$0											

Credit Limit

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												

2025

Amount Past Due

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2023												
2024												
2025	\$59,248											

Payment History

View up to 7 years of monthly payment history on this account. The numbers indicated in each month represent the number of days a payment was past due; the letters indicate other account events, such as bankruptcy or collections.

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2025	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2024	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2023	30	30	60	90	90	90	✓	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2022	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	✓	✓
2021	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2020	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
2019	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX	XXXXXX
✓ Paid on Time	30	30 Days Past Due		60	60 Days Past Due		90	90 Days Past Due		120	120 Days Past Due	
150 150 Days Past Due	180	180 Days Past Due		V	Voluntary Surrender		F	Foreclosure		C	Collection Account	
CO Charge-Off	B	Included in Bankruptcy		R	Repossession		TN	Too New to Rate		XXXXXX	No Data Available	

Account Details

View detailed information about this account. Contact the creditor or lender if you have any questions about it.

High Credit		Payment Responsibility	JOINT_CONTRACTUAL LIABILITY
Credit Limit		Account Type	INSTALLMENT
Terms Frequency	MONTHLY	Term Duration	180 MONTHS
Balance	\$0	Date Opened	Aug 15, 2019
Amount Past Due		Date Reported	Feb 07, 2025
Actual Payment Amount		Date of Last Payment	Jul 2023

Date of Last Activity		Scheduled Payment Amount	\$0
Months Reviewed	59	Delinquency First Reported	Feb 2025
Activity Designator	PAID	Creditor Classification	UNKNOWN
Deferred Payment Start Date		Charge Off Amount	\$62,855
Balloon Payment Date		Balloon Payment Amount	
Loan Type	Education Loan	Date Closed	Sep 2024
Date of First Delinquency	Sep 24, 2023		
Comments		Contact	
Account previously in dispute – now resolved by data furnisher		DISCOVER STUDENT LOANS	
Paid charge off		PO Box 30948	
Student loan		Salt Lake City, UT 84130-0948	
		(800) 788-3368	



Exhibit B4

PAYMENT INFORMATION

as of 09/02/2023

Minimum Payment Due If received on or before 09/25/2023	\$2,368.46
--	------------

Payments Received since 08/02/2023

Principal:	\$ 0.00
Interest:	\$ 0.00
Late Fees:	\$ 0.00
Total Payment Received:	\$ 0.00

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Statement for more information on how to read your statement.

LOAN DETAILS AS OF 09/02/2023							Loan(s) currently due for payment	
Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal + Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due
Private Loan ¹	1000	REPAY	12.840%	30,333.22	410.53	0.00	382.76	764.78
Private Loan ¹	1001	REPAY	13.990%	60,134.42	885.66	0.00	802.70	1,603.68
TOTAL				90,467.64	1,296.19	0.00	1,185.46	2,368.46

Change in Total Debt (Principal & Interest) Since Last Statement: +\$1,030.31

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following periods of Deferment or Forbearance.

Payments will be applied to unpaid deferred interest and unpaid accrued interest before being applied to principal balance.

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon

Please do not fold, clip or staple.



Pay Online

DiscoverStudentLoans.com



Pay by Phone

1-800-STUDENT



Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200002368460

STUDENT LOANS

Account number: 100303054206031

Page 1 of 4

Login to your account at

DiscoverStudentLoans.com

Questions? Contact us 24/7



1-800-STUDENT
TDD (1-800-223-5614)



DiscoverStudentLoans.com

Loan(s) currently due for payment

Account Number	10030305420603
Minimum Payment Due	\$2,368.46
Payment Due Date	09/25/2023
Amount Enclosed	\$

DISCOVER STUDENT LOANS

PO Box 71053
PHILADELPHIA, PA 19176-6053



PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT. You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.
- Designate an option and fill in the blanks: Minimum Payment Due
 Other Amount \$ _____ . Payment Due Date _____
 Bank Account # _____ Bank Routing # _____
- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. The processing of your check or money order may be delayed if you include other items with your payment, if you send the payment to any address other than the one on the payment coupon, or if you use an envelope other than the one provided. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.
- If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT.
- Interest cannot be paid until it accrues on your loan.
- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

Address, e-mail or telephone changed?

Address _____

City _____ State _____ Zip _____

E-Mail Address _____

Phone _____ - _____ Land Line Mobile

Phone Consent

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer/payment-options or call us at 1-800-STUDENT.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

Apply to loan number _____

Apply to the highest balance loan(s) in repayment

Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.



STUDENT LOANS

Account Number: 100303054206031

Page 3 of 4

IMPORTANT ACCOUNT INFORMATION

1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

PAYMENTS POSTED SINCE 08/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

TOTAL PAYMENT AMOUNT \$0.00

PAYMENTS DETAILS

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	0.00	0.00	0.00	0.00
Private Loan	1001	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	3,280.71	550.79	2,729.92	0.00
Private Loan	1001	6,891.51	964.11	5,927.40	0.00
TOTAL		10,172.22	1,514.90	8,657.32	0.00



Exhibit C1

PAYMENT INFORMATION

as of 11/02/2023

Minimum Payment Due If received on or before 11/25/2023	\$4,754.92
--	------------

Payments Received since 10/02/2023

Principal:	\$ 0.00
Interest:	\$ 0.00
Late Fees:	\$ 0.00
Total Payment Received:	\$ 0.00

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Satement for more information on how to read your statement.

LOAN DETAILS AS OF 11/02/2023							Loan(s) currently due for payment		
Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal + Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due	
Private Loan ¹	1000	REPAY	12.965%	30,978.70	1,056.01	0.00	1,150.10	1,535.42	
Private Loan ¹	1001	REPAY	14.115%	61,526.39	2,277.63	0.00	2,411.59	3,219.50	
TOTAL				92,505.09	3,333.64	0.00	3,561.69	4,754.92	

Change in Total Debt (Principal & Interest) Since Last Statement: +\$1,039.77

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following periods of Deferment or Forbearance.

Payments will be applied to unpaid deferred interest and unpaid accrued interest before being applied to principal balance.

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon
Please do not fold, clip or staple.

Pay Online
DiscoverStudentLoans.com

Pay by Phone
1-800-STUDENT



Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200004754920

STUDENT LOANS

Account number: 100303054206031

Page 1 of 4

Login to your account at
DiscoverStudentLoans.com

Questions? Contact us 24/7



1-800-STUDENT
TDD (1-800-223-5614)

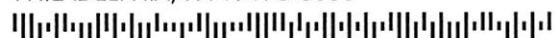


DiscoverStudentLoans.com

Account Number	10030305420603
Minimum Payment Due	\$4,754.92
Payment Due Date	11/25/2023
Amount Enclosed	\$

DISCOVER STUDENT LOANS

PO Box 71053
PHILADELPHIA, PA 19176-6053



PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT. You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.
- Designate an option and fill in the blanks: Minimum Payment Due
 Other Amount \$ _____ . Payment Due Date _____
 Bank Account # _____ Bank Routing # _____
- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. The processing of your check or money order may be delayed if you include other items with your payment, if you send the payment to any address other than the one on the payment coupon, or if you use an envelope other than the one provided. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.
- If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT.
- Interest cannot be paid until it accrues on your loan.
- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

Address, e-mail or telephone changed?

Address _____

City _____

State _____

Zip _____

E-Mail Address _____

Phone _____

- _____

- _____

 Land Line Mobile**Phone Consent**

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer/payment-options or call us at 1-800-STUDENT.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

Apply to loan number _____

Apply to the highest balance loan(s) in repayment

Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.



STUDENT LOANS

Account Number: 100303054206031

Page 3 of 4

IMPORTANT ACCOUNT INFORMATION

1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

PAYMENTS POSTED SINCE 10/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

TOTAL PAYMENT AMOUNT \$0.00

PAYMENTS DETAILS

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	0.00	0.00	0.00	0.00
Private Loan	1001	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	3,280.71	550.79	2,729.92	0.00
Private Loan	1001	6,891.51	964.11	5,927.40	0.00
TOTAL		10,172.22	1,514.90	8,657.32	0.00



Exhibit C2

PAYMENT INFORMATION

as of 12/02/2023

Minimum Payment Due If received on or before 12/25/2023	\$5,930.09
--	------------

Payments Received since 11/02/2023

Principal:	\$ 0.00
Interest:	\$ 18.06
Late Fees:	\$ 0.00
Total Payment Received:	\$ 18.06

Due to timing of statement generation, payments and other loan updates may not be reflected until your next statement if posted after the statement is generated. Visit DiscoverStudentLoans.com/Statement for more information on how to read your statement.

LOAN DETAILS AS OF 12/02/2023

Loan(s) currently due for payment

Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal+ Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due
Private Loan ¹	1000	REPAY	12.965%	31,279.50	1,356.81	0.00	1,517.36	1,902.68
Private Loan ¹	1001	REPAY	14.115%	62,213.75	2,964.99	0.00	3,219.50	4,027.41
TOTAL				93,493.25	4,321.80	0.00	4,736.86	5,930.09

Change in Total Debt (Principal & Interest) Since Last Statement: +\$988.16

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following periods of Deferment or Forbearance.

Payments will be applied to unpaid deferred interest and unpaid accrued interest before being applied to principal balance.

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon

Please do not fold, clip or staple.



Pay Online
DiscoverStudentLoans.com



Pay by Phone
1-800-STUDENT



Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200005930090

STUDENT LOANS

Account number: 100303054206031

Page 1 of 4

Login to your account at

DiscoverStudentLoans.com

Questions? Contact us 24/7



1-800-STUDENT
TDD (1-800-223-5614)



DiscoverStudentLoans.com

Loan(s) currently due for payment

Account Number	10030305420603
Minimum Payment Due	\$5,930.09
Payment Due Date	12/25/2023
Amount Enclosed	\$

DISCOVER STUDENT LOANS

PO Box 71053
PHILADELPHIA, PA 19176-6053



PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT. You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.
- Designate an option and fill in the blanks: Minimum Payment Due
 Other Amount \$ _____ . _____ Payment Due Date _____
 Bank Account # _____ Bank Routing # _____
- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. The processing of your check or money order may be delayed if you include other items with your payment, if you send the payment to any address other than the one on the payment coupon, or if you use an envelope other than the one provided. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.
- If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT.
- Interest cannot be paid until it accrues on your loan.
- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

Address, e-mail or telephone changed?

Address _____

City _____ State _____ Zip _____

E-Mail Address _____

Phone _____ - _____ - _____ Land Line Mobile

Phone Consent

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer/payment-options or call us at 1-800-STUDENT.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

- Apply to loan number _____
- Apply to the highest balance loan(s) in repayment
- Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.



STUDENT LOANS

Account Number: 100303054206031

Page 3 of 4

IMPORTANT ACCOUNT INFORMATION

1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

PAYMENTS POSTED SINCE 11/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

Date Received	Loan No.	Payment
11/23/2023	1000	18.06

TOTAL PAYMENT AMOUNT **\$18.06**

PAYMENTS DETAILS

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	18.06	0.00	18.06	0.00
Private Loan	1001	0.00	0.00	0.00	0.00
TOTAL		18.06	0.00	18.06	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	3,298.77	550.79	2,747.98	0.00
Private Loan	1001	6,891.51	964.11	5,927.40	0.00
TOTAL		10,190.28	1,514.90	8,675.38	0.00

SET:	Settled-less than full balance
SGL:	Government secured guaranteed
SIL:	Simple interest loan
SLP:	Student loan perm assign government
SPL:	Single payment loan
STL:	Credit card lost/stolen
TRF:	Transfer
TRL:	Transferred to another lender
TTR:	Transferred to recovery
WEP:	Chapter 13 bankruptcy

Exhibit D

For account information other than payment history, we may show brackets > < to indicate information that may negatively affect your credit health.

Accounts with Adverse Information

Adverse information typically remains on your credit file for up to 7 years from the date of the delinquency. To help you understand what is generally considered adverse, we have added >brackets< to those items in this report. For your protection, your account numbers have been partially masked, and in some cases scrambled.

DISCOVER STUDENT LOANS 11003030541***

Account Information

Address	POB 30948 SALT LAKE CITY, UT 84130
Phone	(800) 788-3368
Monthly Payment	\$
Date Opened	12/21/201
Responsibility	Joint Accou
Account Type	Installment Account
Loan Type	STUDENT LOAN
Balance	\$0
Date Updated	09/13/2024
Last Payment Made	11/23/2023
High Balance	\$23,107
Pay Status	>Account paid in Full was a Charge-off<

\$0 per month, paid Monthly for 180 months

Terms**Date Closed**

09/13/2024

Estimated month and year this item will be removed

08/2028

Account previously in dispute-now resolved, reported by credit

grant; PAID IN FULL/WAS A CHARGE OFF

Payment History

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Rating	Rating	Rating	Rating	Rating	Rating	Rating
OK	30	30	60	90	90	90
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Rating	Rating	Rating	Rating	Rating	Rating	Rating
90	OK	OK	30	60	90	C/O
January 2024	February 2024	March 2024	April 2024	May 2024	June 2024	July 2024
Rating	Rating	Rating	Rating	Rating	Rating	Rating
C/O	C/O	C/O	C/O	C/O	C/O	C/O
August 2024						
Rating C/O						

Total Months: 22

DISCOVER STUDENT LOANS 11003030541***

Account Information**Address**

POB 30948 SALT LAKE CITY, UT 84130

Phone

(800) 788-3368

Monthly Payment

\$0

Date Opened

08/15/2019

Responsibility

Joint Account

Account Type

Installment Account

Loan Type

STUDENT LOAN

Balance

\$0

Date Updated

09/13/2024

Last Payment Made

07/26/2023

High Balance

\$47,306

Pay Status

>Account paid in Full was a Charge-off<

Terms

\$0 per month, paid Monthly for 180 months

Date Closed

09/13/2024

Estimated month and year this item will be removed

08/2028

Remarks Account previously in dispute-now resolved, reported by credit grant; PAID IN FULL/WAS A CHARGE OFF

Payment History

November 2022	December 2022	January 2023	February 2023	March 2023	April 2023	May 2023
Rating	Rating	Rating	Rating	Rating	Rating	Rating
OK	30	30	60	90	90	90
June 2023	July 2023	August 2023	September 2023	October 2023	November 2023	December 2023
Rating	Rating	Rating	Rating	Rating	Rating	Rating
90	OK	OK	30	60	90	C/O

UNITED STATES DISTRICT COURT
for the
Eastern District of New York

Lynne Lonie)
)
)
)
)

Plaintiff(s))
)
 v.
Discover Financial Services LLC) Civil Action No.
)
)
)
)

Defendant(s))

SUMMONS IN A CIVIL ACTION

To: (*Defendant's name and address*) Discover Financial Services LLC
2500 Lake Cook Road
Riverwoods, IL 60015

A lawsuit has been filed against you.

Within 21 days after service of this summons on you (not counting the day you received it) — or 60 days if you are the United States or a United States agency, or an officer or employee of the United States described in Fed. R. Civ. P. 12 (a)(2) or (3) — you must serve on the plaintiff an answer to the attached complaint or a motion under Rule 12 of the Federal Rules of Civil Procedure. The answer or motion must be served on the plaintiff or plaintiff's attorney, whose name and address are:

Lynne Lonie
1731 Coleman Street
Brooklyn, New York 11234

If you fail to respond, judgment by default will be entered against you for the relief demanded in the complaint. You also must file your answer or motion with the court.

BRENNNA B. MAHONEY
CLERK OF COURT

Date: _____

Signature of Clerk or Deputy Clerk

Civil Action No. _____

PROOF OF SERVICE

(This section should not be filed with the court unless required by Fed. R. Civ. P. 4 (l))

This summons for *(name of individual and title, if any)* _____
was received by me on *(date)* _____.

- I personally served the summons on the individual at *(place)* _____
on *(date)* _____; or
- I left the summons at the individual's residence or usual place of abode with *(name)* _____
, a person of suitable age and discretion who resides there,
on *(date)* _____, and mailed a copy to the individual's last known address; or
- I served the summons on *(name of individual)* _____, who is
designated by law to accept service of process on behalf of *(name of organization)* _____
on *(date)* _____; or
- I returned the summons unexecuted because _____; or
- Other *(specify):* _____

My fees are \$ _____ for travel and \$ _____ for services, for a total of \$ 0 _____.

I declare under penalty of perjury that this information is true.

Date: _____

Server's signature

Printed name and title

Server's address

Additional information regarding attempted service, etc:

Phone Number [REDACTED]

(800) 950-5114

49

**Comment****Current:**~~FCPA dispute received - consumer dispute~~**Previous:****None****DISCOVER STUDENT LOANS****POTENTIALLY NEGATIVE****EXHIBIT A****Account Info**

Account Name	DISCOVER STUDENT LOANS	Balance	-
Account Number	110030XXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Joint with JOHN M LONIE	Monthly Payment	-
Date Opened	12/21/2018	Original Balance	\$23,107
Status	Paid, Closed. \$31,577 written off. Highest Balance		-
Status Updated	Sep 2024	Terms	180 Months

**Payment History**

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CO	-	-	-								
2023	30	60	90	90	90	90	✓	✓	30	60	90	CO
2022	-	-	-	-	-	-	-	-	-	-	✓	30

✓ Current / Terms met 30 Past due 30 days

60 Past due 60 days 90 Past due 90 days

CO Charge off

Payment history guide

Charge Off as of Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023

90 days past due as of Nov 2023, Jun 2023, May 2023, Apr 2023, Mar 2023

60 days past due as of Oct 2023, Feb 2023

30 days past due as of Sep 2023, Jan 2023, Dec 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2024	\$31,577	\$0	\$0 on 11/23/2023
Jun 2024	\$31,577	\$0	\$0 on 7/26/2023
May 2024	\$31,577	\$0	\$0 on 7/26/2023
Apr 2024	\$31,577	\$0	\$0 on 7/26/2023
Mar 2024	\$31,577	\$0	\$0 on 7/26/2023
Mar 2024	\$31,577	\$0	\$0 on 11/23/2023
Sep 2023	\$30,375	\$382	\$1,859 on 7/26/2023
Jun 2023	\$31,514	\$370	\$355 on 6/30/2023
May 2023	\$31,564	\$370	\$231 on 5/4/2023
Apr 2023	\$31,479	\$370	\$424 on 4/7/2023
Mar 2023	\$31,597	\$365	\$0 on 1/6/2023

Additional info

The original amount of this account was \$23,107



Contact Info

Address PO BOX 30948,
 SALT LAKE CITY UT 84130

Phone Number (800) 973-4064



Comment

Current:

Account previously in dispute - investigation complete, reported by
data furnisher

Previous:

Account previously in dispute - investigation complete, reported by
data furnisher

Mar 2024 to Jun 2024, Sep 2023

Payment Deferred.

Sep 2022 to Oct 2022, Mar 2022 to Jun 2022



Your Statement

ITEM IN DISPUTE BY CONSUMER

Reinvestigation Info

This item was updated from our processing of your dispute in Mar 2025.

DISCOVER STUDENT LOANS

POTENTIALLY NEGATIVE

Account Info

Account Name	DISCOVER STUDENT LOANS	Balance	-
Account Number	110030XXXXXXXX	Balance Updated	-
Account Type	Education	Recent Payment	-
Responsibility	Joint with JOHN M LONIE	Monthly Payment	-
Date Opened	08/15/2019	Original Balance	\$47,306
Status	Paid, Closed. \$62,855 written off. Highest Balance		-
Status Updated	Sep 2024	Terms	180 Months



Payment History

	J	F	M	A	M	J	J	A	S	O	N	D
2024	CO	—	—	—								
2023	30	60	90	90	90	90	✓	✓	30	60	90	CO
2022	—	—	—	—	—	—	—	—	—	—	✓	30

✓ Current / Terms met 30 Past due 30 days
 60 Past due 60 days 90 Past due 90 days
 CO Charge off

Payment history guide

Charge Off as of Sep 2024, Aug 2024, Jul 2024, Jun 2024, May 2024, Apr 2024, Mar 2024, Feb 2024, Jan 2024, Dec 2023

90 days past due as of Nov 2023, Jun 2023, May 2023, Apr 2023, Mar 2023

60 days past due as of Oct 2023, Feb 2023

30 days past due as of Sep 2023, Jan 2023, Dec 2022



Balance Histories

Date	Balance	Scheduled Payment	Paid
Sep 2024	\$62,855	\$0	\$0 on 7/26/2023
Jun 2024	\$62,855	\$0	\$0 on 7/26/2023
May 2024	\$62,855	\$0	\$0 on 7/26/2023
Apr 2024	\$62,855	\$0	\$0 on 7/26/2023
Mar 2024	\$62,855	\$0	\$0 on 7/26/2023
Mar 2024	\$62,855	\$0	\$0 on 7/26/2023
Sep 2023	\$60,225	\$802	\$3,905 on 7/26/2023
Jun 2023	\$62,577	\$778	\$768 on 6/30/2023
May 2023	\$62,684	\$778	\$768 on 5/4/2023
Apr 2023	\$62,769	\$778	\$724 on 4/7/2023
Mar 2023	\$62,832	\$768	\$0 on 1/6/2023

Additional info

The original amount of this account was \$47,306



Contact Info

Address PO BOX 30948,
 SALT LAKE CITY UT 84130

Phone Number (800) 973-4064



Comment

Current:

Account previously in dispute - investigation complete, reported by
data furnisher

Previous:

Account previously in dispute - investigation complete, reported by
data furnisher

Mar 2024 to Jun 2024, Sep 2023



Exhibit B

STUDENT LOANS

Account number 100303054206031

Page 1 of 4

Login to your account at

DiscoverStudentLoans.com

PAYMENT INFORMATION

as of 03/02/2023

Minimum Payment Due If received on or before 03/25/2023	\$4,406.38
--	------------

Payments Received since 02/02/2023

Principal:	\$ 0.00
Interest:	\$ 0.00
Late Fees:	\$ 0.00
Total Payment Received:	\$ 0.00

Visit DiscoverStudentLoans.com/Statement for more information on how to read your statement.

LOAN DETAILS AS OF 03/02/2023						Loan(s) currently due for payment		
Loan Type	Loan No.	Loan Status	Interest Rate	Loan Balance (Principal+ Interest)	Unpaid Accrued Interest Balance	Unpaid Deferred Interest Balance	Amount Past Due	Total Amount Due
Private Loan ¹	1000	REPAY	11.965%	31,307.83	834.35	0.00	1,010.39	1,376.27
Private Loan ¹	1001	REPAY	13.115%	62,204.97	1,992.10	0.00	2,261.59	3,030.11
TOTAL				93,512.80	2,826.45	0.00	3,271.98	4,406.38

Change in Total Debt (Principal & Interest) Since Last Statement: +\$885.50

Note: A decrease will appear as a negative (-), an increase will appear as positive (+).

Loan Balance (Principal + Total Interest): Sum of your outstanding principal balance, Unpaid Accrued Interest Balance and Unpaid Deferred Interest Balance, as of the date of this statement.

Unpaid Accrued Interest Balance: Interest that has been charged to your loan (excludes Unpaid Deferred Interest).

Unpaid Deferred Interest Balance: Interest that has been charged to your loan which will capitalize and be added to your principal balance following

IMPORTANT ACCOUNT INFORMATION

Make checks payable to Discover Student Loans.

Please fold on the perforation below, detach and return with your payment.

See reverse side for Important Information about your account.

Payment Coupon
Please do not fold, clip or staple.



Pay Online
DiscoverStudentLoans.com



Pay by Phone
1-800-STUDENT



Lynne Lonie
1731 Coleman St
Brooklyn, NY 11234-4312



Paying More Than the Minimum Payment Due?

Check this box if you want to apply the extra amount to specific loans.
See reverse side for instructions.

To apply the extra amount to your loan with the highest interest rate,
no action is necessary.

0000790090001003030542060310064700100303054200004406380

Account Number	10030305420603
Minimum Payment Due	\$4,406.38
Payment Due Date	03/25/2023
Amount Enclosed	\$

DISCOVER STUDENT LOANS

PO Box 71053

PHILADELPHIA, PA 19176-6053



PAYMENT INFORMATION

Visit DiscoverStudentLoans.com for more information about making payments on your student loans. Payment options include:

- Pay online at DiscoverStudentLoans.com.
- Have monthly payments that are automatically deducted from your checking or savings account. You will receive loan statements online and the Auto Debit Amount will be deducted on your Auto Debit Date.
- Pay by phone using our payment service at 1-800-STUDENT (1-800-788-3368). You will need your loan statement, bank account information and the last four digits of your Social Security number. This information will serve as your electronic signature and your consent to authorize Discover to electronically debit the account on the date you designate and to debit or credit that designated account to correct any applicable payment processing errors. Please ensure there are sufficient funds available in your designated account at the time your payment(s) are processed to keep your account in good standing. All transactions must comply with US law. For payments dated for the same day, once it is submitted it cannot be canceled. To cancel payments dated in the future, notify us up to 5:00 pm ET the day of the scheduled payment. Complete the information below and keep this for your records.

Designate an option and fill in the blanks: Minimum Payment Due

Other Amount \$ _____ . _____ Payment Due Date _____

Bank Account # _____ Bank Routing # _____

- Mail payment. Send your payment coupon with a check or money order payable to Discover Student Loans. **DO NOT SEND CASH.** Sending cash payments is not allowed. If your payment is returned unpaid, we reserve the right to resubmit it as an electronic debit.

ADDITIONAL INFORMATION

- To retain applicable borrower benefits, your payment must be received no later than the payment due date. Late payments may result in loss of or impairment of eligibility for borrower benefits, including interest rate reductions for automatic or on-time payments, cosigner release and other programs. Eligibility for borrower benefits also may be terminated or delayed during periods of non-payment, including deferment or forbearance, if payments are returned for insufficient funds, or if the loan is delinquent and/or defaults. See applicable benefit program terms and conditions at DiscoverStudentLoans.com or call us at 1-800-STUDENT (1-800-788-3368).
- Interest cannot be paid until it accrues on your loan.
- We will send you a quarterly statement for any of your loan(s) that are in an in school, grace, deferment or forbearance status.

HOW WE CALCULATE INTEREST

The Daily Simple Interest Method is used to calculate the interest on your account. It is calculated by multiplying the current principal balance by the interest rate of the loan and dividing by the number of days in a year. This will give you one day's interest accrual on your principal balance. Using this method, the daily interest accrual goes down as your principal balance is reduced.

HOW TO MAKE PAYMENTS WITH DIFFERENT DUE DATES

To make a single payment for loans with different due dates, please include all applicable payment coupons with your payment.

HAVING FINANCIAL DIFFICULTY?

We have options to help temporarily manage your student loan payments. For more information, please visit Discover.com/student-loans/repayment/customer-payment-options or call us at 1-800-STUDENT anytime 24/7.

Address, e-mail or telephone changed?

Address _____

City _____

State _____

Zip _____

E-Mail Address _____

Phone _____ - _____

Land Line Mobile

Phone Consent

By providing your phone numbers, you agree that Discover, its affiliates and agents may call you at these numbers. If this is a cell phone number you agree that we may contact you using an automatic dialer, including pre-recorded messages and/or text messages, even if your cell phone provider may charge you for calls according to your current plan.

To change your name, please call us at 1-800-STUDENT anytime 24/7.

HOW MONTHLY PAYMENTS ARE APPLIED

For more information on how your payments are applied, review the Payment Details section on your statement, visit DiscoverStudentLoans.com/Statement, or call us at 1-800-STUDENT. In general, payments are applied in order of fees (if applicable), accrued interest, and then principal (which includes capitalized interest).

If a payment meets the Minimum Payment Due, it will be applied to interest, accrued through the day before payment is received, and the remainder to principal.

If a payment is less than the Minimum Payment Due, it will be applied first to past due amounts, starting with the most delinquent loan amount and any late fees (if applicable). Payments will then be applied, based on the terms outlined in the promissory note(s), to loan(s) that authorize the collection of late fees, and then toward the remaining Minimum Payment Due amount. Paying less than the Minimum Payment Due may result in a delinquency on your loan(s). You can also direct underpayments to specific loans by noting your allocation (application) instructions on your payment coupon.

If a payment is more than the Minimum Payment Due and you don't choose to advance your payment due date, your payment will be applied first to the Minimum Payment Due and then toward the remaining balance on the highest interest rate loan in repayment on the statement or the highest balance loan in repayment (if loans have the same rate). Overpayments made after your statement due date and before your next statement may reduce the Minimum Payment Due on that next statement. You can also direct overpayments to specific loans via your payment coupon, your secure account at DiscoverStudentLoans.com or 1-800-STUDENT. To pay off a loan and obtain the payoff amount, log in at DiscoverStudentLoans.com.

If you choose to advance your payment due date, your overpayment will first pay your Minimum Payment Due in full. The remainder will be applied to your loan balance(s), and interest will continue to accrue on the remaining balance(s). The payment due date will be advanced as many months as the payment fully covers, and will show \$0 due for the number of months that are paid ahead. If the overpayment amount is not able to pay ahead the entire Minimum Payment Due for a loan, the remaining Minimum Payment Due on the next statement will be reduced accordingly. For accounts with multiple loans on one statement, the overpayment will be applied to align all loans to the same paid ahead date, where possible.

If you chose an in-school repayment option and make an overpayment while in school or during the grace period, your payment will first pay your Minimum Payment Due, and then any outstanding accrued interest as of the day your payment is received, in order of highest interest rate loan, regardless if payment is due. The remainder is applied to your principal balance, in order of highest interest rate loan, regardless if payment is due.

For customers receiving multiple statements, payments are applied to the loans associated with the account number on the statement coupon.

CREDIT REPORTING

Each month we report the status of your loan(s) to consumer credit reporting agencies. If you do not make your student loan payments, as required by your promissory note(s), your loan(s) will become delinquent.

WHAT TO DO IF YOU THINK YOU MAY HAVE FOUND A MISTAKE

If you think there is an error on your statement or you believe a prior payment was applied incorrectly, call us at 1-800-STUDENT anytime 24/7.

DSL202104

Paying More Than the Minimum Payment Due?

To apply your extra payment as described in How Monthly Payments Are Applied, no action is necessary. You may apply the extra amount differently when you log in to your secure account at DiscoverStudentLoans.com, call us at 1-800-STUDENT or select one of the options below.

Apply to loan number _____

Apply to the highest balance loan(s) in repayment

Apply overpayment to advance payment due date

Please note that applying an overpayment to advance the payment due date is not an available option for loan(s) with an in-school repayment or for loan(s) in a deferred, grace or forbearance status.

We do not accept payment instructions related to your extra payment written on the front of your payment coupon, a personal check or a separate piece of paper included with your payment.



STUDENT LOANS

Account Number 100303054206031

Page 3 of 4

1 YOUR LOAN(S) HAS A PAST DUE PAYMENT

Past Due amounts are due immediately. Please see the Loan Details for the past due amount. If you have not made your monthly payment, please do so today. Late payments, loan delinquencies and defaults may be reported to consumer credit reporting agencies and reflected on your credit report. If you would like to discuss payment arrangements, please call us anytime 24/7.

PAYMENTS POSTED SINCE 02/02/2023 (For more information, see Payment Details)

The date of your individual payments reflects when we received your payment.

TOTAL PAYMENT AMOUNT \$0.00**PAYMENTS DETAILS**

Loan Type	Loan No.	Paid	Principal	Interest	Late Fees
Private Loan	1000	0.00	0.00	0.00	0.00
Private Loan	1001	0.00	0.00	0.00	0.00
TOTAL		0.00	0.00	0.00	0.00

PAYMENTS TO DATE

Loan Type	Loan No.	Total Paid	Total Principal	Total Interest	Total Late Fees
Private Loan	1000	409.85	0.00	409.85	0.00
Private Loan	1001	724.55	0.00	724.55	0.00
TOTAL		1,134.40	0.00	1,134.40	0.00